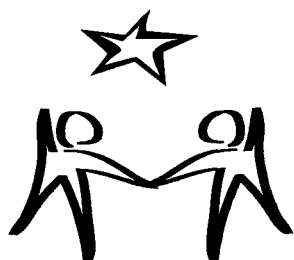


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Gender and Social Funds: Challenges and Opportunities

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Gender and Social Funds: Challenges and Opportunities

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ABSTRACT

Gender and Social Funds: Challenges and Opportunities

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This report examines the various challenges and opportunities of mainstreaming gender issues in social fund projects and offers five good practice examples of gender integration in social fund projects in Ethiopia, Honduras, Malawi, Moldova, and Romania. Each case study takes gender into consideration during the preparation and implementation stages and discusses good design practices and project results. In addition, the report offers a set of working guidelines on integrating gender in social fund projects or subprojects. Based on the good practice examples of the case studies, the Report presents recommendations for next steps for integrating gender concerns into social fund practices.

Gender and Social Funds: Challenges and Opportunities

ABSTRACT

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Gender and Social Funds: Challenges and Opportunities

I. Purpose of the Report

Over the past ten years, the World Bank has made strides in bringing women into the scope of development activities. Numerous operational reports and evaluations document the inroads made in meeting this challenge. Women in Development efforts have expanded to incorporate new concepts, including the need to understand *gender* in the context of society, that is, how men and women interact, make decisions, share tasks, and complement one another in a variety of roles in everyday life. Although sensitivity to the gender expectations of women and men is increasing, women are often still left out of the development picture. In many societies women's involvement in development projects is curtailed unless men are aware of and support their participation. Therefore, despite an increased awareness of gender issues throughout the Bank, practical tools are needed to integrate gender awareness into its lending portfolio. This report examines the various challenges and opportunities of mainstreaming gender issues in social fund projects and offers good practice gender guidelines to Bank staff and their clients.

Since 1998, when one of the first gender reviews of social funds was conducted,¹ progress has been made in identifying and targeting subprojects that speak to the needs of women, men, and other socially excluded groups. Now, five years later, the Social Protection Department in the Human Development Network and the Gender and Development Group in the PREM Network have initiated the current review of gender-related practices in social fund projects. This report is intended not only to assess how social funds have addressed gender issues, but to disseminate lessons learned from the last decade of experience that will improve the design and implementation of future social fund projects and their approach to gender and development. Clearly, no one approach or strategy of gender integration can attend to the highly diverse countries and societies served by the Bank, particularly in the area of social funds. Instead, the purpose of this report is to offer guidance to Bank task managers in designing social fund

¹ See Elaine Zuckerman, (1998). *Integrating WID/Gender Issues into Social Investment Funds*, The World Bank.

projects and answering the whys and hows of integrating gender concerns into the project cycle.

The report begins in Section II by offering a brief background about gender and development in social fund projects at the Bank. Section III offers a set of gender guidelines that can be operationalized in any social fund project or subproject. They are offered more in the spirit of “consider this” versus a “must-do” checklist. Section IV offers the analytical framework in which the gender assessment of five countries was undertaken and presents five case studies of social fund projects in Ethiopia, Honduras, Malawi, Moldova, and Romania. Each case study took gender into consideration in the preparation and implementation stages. The section also discusses good design practices and considers the project results. Based on the previous studies and the examples of the case studies, Section V presents recommendations for next steps for integrating gender concerns into social fund practices.

Section II. Gender Issues in Social Funds

What do we mean by gender?

Over the past decade, the term *gender* has expanded from being another name for women,² to the recognition that gender and development involves both men and women, since their roles in society are inextricably connected and cannot be considered in isolation from one another. Gender roles are not the same as biological roles of men and women, instead gender roles are constructed in society and reinforced by institutions, religious beliefs, and legal frameworks, as well as ethnic, class, and caste-based obligations.

We know that gender inequalities in a society often lower the productivity of labor, contribute to poverty and human rights abuses, and leave many people without a voice in key decisions affecting their lives. It is important to note that in many of the poorest developing countries where women are subject to a greater degree of social exclusion and violence, men—particularly young men—suffer widespread unemployment. The integration of gender into the Bank's development assistance work is thus a stated goal of the Bank.³

The World Bank will work with governments and civil society in client countries, and with other donors, to diagnose the gender-related barriers to and opportunities for poverty reduction and sustainable development; and will then identify and support appropriate actions to reduce these barriers and capitalize on the opportunities.
—Excerpted from The World Bank's Gender Strategy (2002)⁴

The gender development approach is proving important in many sector-related Bank projects where men and women often have totally different relationships to a particular concern in their community, whether it is water, sanitation, transportation, health, or

² Commonly referred to as Women in Development (WID).

³For further information, see *Integrating Gender into the World Bank's Work: A strategy for action*, (2002). The World Bank. Also, *Engendering Development—Through Gender Equality in Rights, Resources, and Voice*. (2001). The World Bank Policy Research Report.

⁴ *Integrating Gender into the World Bank's Work: A strategy for action*, (2002). The World Bank., p. 17.

education. Inclusive questions are now used to achieve a more expansive understanding of gender issues in specific sectors, as shown in the examples below.⁵

Sector	Examples of Inclusive Gender Questions
Agriculture	What different constraints do women and men face in terms of using agricultural services?
Land	What is the relationship between men's and women's land ownership and agricultural production? What are the differences in productivity by gender?
Education	What gender differences exist in illiteracy rates, educational enrollment and attainment, dropout, and retention rates?
Labor & Informal Sector	How do women and men use the labor market differently? Are there differences in benefits and earnings?
Micro enterprise Activity	What is the proportion of women and men who are self-employed or operate micro enterprises?
Health	What differences exist in the health risks of men and women?

Gender sensitivity is not some illusive theory. Instead, it is a very practical approach to Bank projects that considers, for example, scheduling community meetings at a time of day when a woman's domestic and other responsibilities are less likely to be an obstacle. It takes into account the local mores as to whether women can be even in the presence of unrelated men; it considers the unspoken norms about whether women must defer to men when the latter express their opinions. Experience has shown that a project that uses a gender-sensitive approach during the implementation phase is more sustainable in the long run.⁶ Integrating gender sensitivity into Bank projects thus not only makes sense in terms of the bottom line, it also addresses many of the fundamental objectives of the Bank, including the need to promote equity and empowerment in development projects.

What is Gender Analysis?

Gender analysis is a way of asking questions about the differences between men and women and the impact these differences have on a given development project. The analysis uses a broad range of questions, as detailed in Appendix 2. Gender analysis examines what kinds of access and resources men and women have to realize their goals

⁵ Questions adapted from several sources, including *Sectors & Issues for Gender Analysis* (1999), Quick Reference Guide: Latin America & The Caribbean Region, The World Bank.; M. Fong, W. Wakeman, & A Bhushan, (1996). *Toolkit on Gender in Water and Sanitation: Gender Toolkit Series No. 2*, The World Bank.

⁶ Bruce Gross, Christine van Wijk and Nilanjana Mukherjee, (2001). *Linking Sustainability with Demand, Gender and Poverty*, The World Bank, p. 19.

and aspirations and what keeps them from being able to help themselves and their families. The analysis depends on quantitative, disaggregated data on men and women, as well as qualitative research that reaches into the more difficult-to-measure dimensions of social behavior such as gender expectations and values placed upon men and women in their everyday lives.⁷ Gender analysis particularly influences the design phase of a project by pointing out obstacles to participation that men and women may encounter (see appendix 1). Logistical arrangements, transportation, timing of activities, and alternative support for domestic responsibilities are also carefully considered in a gender analysis.⁸

Why gender integration is important in social fund projects

Social funds represent a part of the Bank's portfolio that has shifted from financing large physical infrastructure and public works projects to financing more community-centered, demand-driven projects. Even though social fund projects finance rather than implement projects, they nevertheless can play a vital role in raising awareness about gender-specific issues in borrower countries, particularly in ministries and municipalities, as well as among NGOs and local community organizations.

Since social funds are intended to stimulate local capacity, they have become an integral part of many poverty alleviation strategies of various borrower countries.⁹ As a result, the community focus of social fund projects engages the poor more fully in the project cycle. Given that such community involvement calls for the participation of both men and women, greater understanding of the gender norms and practices of the specific community is necessary. The integration of gender awareness into social fund projects is not only an appropriate goal for this type of Bank loan, it also reflects the Bank's overall strategy on gender mainstreaming.

⁷ For example, both Country Gender Assessments (CGA) and the Social Analysis Guidelines (SAG) offer explicit guidance on how to incorporate gender into project design and implementation. See the *Social Analysis Sourcebook: Incorporating social dimensions into Bank-supported projects*, (2002). The World Bank.

⁸ See the *Social Analysis Sourcebook: Incorporating social dimensions into Bank-supported projects*. (2002). The World Bank.

⁹ Laura Rawlings, Lynne Sherburne-Benz, and Julie Van Domelen, (2001). *Letting Communities Take the Lead: A cross-country evaluation of social fund performance*. The World Bank.

In view of the fact that social funds are one of the fastest expanding portfolios in the Bank, it is important that they reflect the gender policies of the Bank (OP 4.20) and integrate gender-mainstreaming strategies.

Social fund projects are assumed sometimes to be “gender-neutral,” with both men and women participating in and benefiting equally from projects. Unless social funds are actually designed to take into account the different needs, constraints, and opportunities of men and women, however, it is difficult to assess whether they equally benefit from such projects. Similarly, since social funds are demand-driven in nature, it is important that both men and women take part in determining community priorities, implementing and managing projects, and monitoring and evaluating subprojects. The most common activities financed by social funds since 1987 have been the construction or rehabilitation of schools, piped water supply systems, health facilities, and roads.¹⁰ In each type of project, men and women have played different roles in facilitating the work and maintenance of the projects.

Despite progress in Bank policies and projects, gender disparities remain particularly acute for women in the areas of economic opportunity, legal rights, access to resources, and influence in public and political forums.¹¹ Even though this report calls for a more inclusive gender and development approach, the fact is that poor women are more at risk of exclusion than poor men. Thus in many of the case studies presented here, the report emphasizes the need to include women in the project cycle.

In comparison to other kinds of investments social funds have many advantages in integrating gender concerns into project design. Because of their relatively high degree of independence from delays in central government resource allocation, as well as their focus on local decision-making capacity, social funds are far likelier to directly assist the poor. Such increased participation at the community level in turn provides greater opportunity to begin building more equity between men and women.¹² Since gender

¹⁰ See *Social Funds: Assessing Effectiveness*. World Bank Operations Evaluation Department, 2002, p. 1.

¹¹ *Engendering Development: Through Gender Equality in Rights, Resources and Voice*, (2001). A World Bank Policy Research Report.

¹² *The World Bank Participation Sourcebook*, (1996). ESD, The World Bank.

inequality tends to be more pervasive in poor countries, women tend to have fewer rights, less access to resources, and a more limited voice in community affairs. Incorporating gender issues into social fund projects in these countries makes poverty reduction efforts more effective. Studies demonstrate that when women have the opportunity to become active in the community, projects have greater likelihood of success, thus improving project performance and sustainability.

Curiously, although there are compelling reasons to explain why gender integration is a good proposition for successful social fund subprojects, evidence for this linkage is still difficult to obtain. In part, this is due to the lack of careful monitoring of quantitative and qualitative factors that contribute to the empowerment of men and women in their communities. Gender, moreover, is not always the central problem. Social class or caste may be more limiting factors than gender. This review discusses the challenges and opportunities of integrating gender into social funds based on the Bank's commitment to gender equity and recommends practical guidelines for encouraging a more proactive gender-sensitive approach to project design and implementation.

Section III. Guidelines for Integrating Gender into Social Funds

Social funds are an important vehicle for incorporating gender awareness into subproject design. Among the strengths of social funds are decentralized management approach and demand-driven mechanisms for identifying beneficiary concerns. Since gender norms and practices vary from community to community, a well-designed approach in one community will not necessarily work in another community. Therefore, social funds should follow useful but flexible guidelines on gender participation in subprojects.

The following working guidelines provide task teams with various ways to integrate gender into the design, implementation, monitoring and evaluation of social fund projects. Based on good practices followed in past projects, this list is not a prescription for gender integration, but a list of suggestions that offer ways to improve the impact of social fund projects on the lives of men and women.

Working Guidelines

1. Create a strategy upfront that addresses gender issues in the context of social fund activities.
2. Assess the barriers and opportunities for female and male participation in social fund subprojects through gender analysis and/or beneficiary assessments.
3. Consider carefully the type of targeting needed to meet the concerns of the various beneficiaries.
4. Provide upfront training and information to all stakeholders, including project staff, on gender and development in the context of social fund activities.
5. Identify and work with those people who have local gender expertise, including those who are involved in community level women's groups and government-led initiatives.
6. Build capacity for participation, especially among poor women.
7. Consider the various mechanisms or incentives needed to encourage participation and commitment throughout the project cycle.
8. Identify and build upon local or traditional organizations in which female community members have a voice.
9. Disaggregate monitoring indicators by both gender and age.
10. Integrate qualitative monitoring of gender concerns into the full project cycle.

Guideline 1: Create a strategy upfront that addresses gender issues in the context of social fund activities.

Integrating gender into a project is best done before the project cycle begins. Because gender relationships often shape sector related issues, planning for gender is not an add-on component. Asking questions about how men and women's roles differ in relation to a particular sector not only helps identify project design risks, but also it allows for the task team to consider the opportunities in which men or women can become agents of change. Creating a gender strategy not only ensures that women are not left out of the subproject, but also that the social roles of men and women are accurately understood in the context of the project. A strategy that integrates gender into project design also allows for more gender-balanced policies from promoting equal access to project participation to ensuring that everyone has a voice in the subproject activities. In addition, upfront strategies allow for gender-based criteria in the consideration and selection of subprojects.

The Ethiopian social fund project (ESRDF) sought to improve the quality of female participation, and did so by creating a strategy that aimed for women's active involvement in all sub-projects. From its inception, there was no ambiguity about gender; instead gender integration became a vehicle for social equity and empowerment.

Guideline 2: Assess the barriers and opportunities for female and male participation in social funds subprojects through gender analysis and/or beneficiary assessments.

Given the diversity of sites and situations in which social funds operate, a gender-sensitive approach to socio-cultural issues is a necessity. Although many social fund procedures and formalities are replicable, socio-cultural assumptions about gender differ not only from country to country, but also from community to community. Understanding gender relationships in the context of the specific community is crucial to success.

During project preparation, the Romania Social Development Fund (RSDF) conducted a gender analysis and found an overall lack of involvement of women countrywide in ongoing community-based projects. The legacy of communism meant that women had very little proclivity toward community involvement. This was compounded by increasing household poverty, leaving women with little or no free time.

Although the Bank collects quantitative data on gender pertaining to poverty, economic opportunity, and political conditions, it is fundamental to conduct an informal gender analysis or a formal beneficiary assessment to understand the various challenges that a project may encounter. For example, gender may determine the degree of social access to which a man or woman might have in any given society, or the extent to which their social standing may be marginalized. Social analysis will assist the design phase by better pointing out obstacles to the participation of men and women. Likewise, logistical arrangements, transportation, timing of activities, and alternative support for domestic responsibilities should be considered in a gender analysis.¹³ Each of these issues can have an impact on whether men and women have equal access to project participation.

Guideline 3: Consider carefully the type of targeting needed to meet the concerns of the various beneficiaries.

Both men and women need to be considered when targeting social funds, but not necessarily in the same manner. In many instances, women have fewer opportunities to participate in subprojects, but this problem must be carefully considered in the context of men and women's roles in the society. For instance, setting gender quotas without understanding the social norms and expectations is not productive. Participatory approaches that encourage men to allow their wives or daughters to become involved in a subproject are far more productive than outsiders directing or determining gendered-based social standards. Therefore, targeting must rely on upfront gender analysis or beneficiary assessments.

Poor women were targeted for new employment opportunities in the Honduras Social Investment Fund Infrastructure Project (FHIS), where they were introduced to construction and maintenance work. Training was pivotal to the success of women rapidly acquiring these new skills, and but so was building community acceptance among men in order for women participating in what was once considered a male-dominated field. The project achieved the goal of training and employing over 500 women in the construction field.

¹³ See the *Social Analysis Sourcebook: Incorporating social dimensions into Bank-supported projects*. (2002). The World Bank.

Guideline 4: Provide upfront training and information to all stakeholders, including project staff, on gender and development in the context of social fund activities.

If you are giving any gender-awareness training, give it first to our community leaders! They are the ones that keep us out of everything.
Flores Island, Indonesia¹⁴

Gender awareness ultimately benefits project clients, but it must first begin first with comprehensive training. Community leaders, social fund staff, extension services personnel, and project trainers (at both national and community levels) all need education in gender issues.

Start early. Upfront information about gender awareness must be available from the inception of a social fund project. As found in previous studies on gender and social funds, a one-time training event on gender cannot adequately build the capacity of local and national institutions.¹⁵ Moreover, what is often lacking in training sessions is a practical methodology in which to incorporate gender into a project. For example, increasing the number of female field staff is an effective way to improve awareness of gender issues, since such women are more likely to interact with female community members.

The Romania Social Development Fund (RSDF) recognized from the initiation of the fund that the gender gap was vast in community based projects already underway in the country. The RSDF took a top-down approach to gender and aimed the first gender mainstreaming workshops at the supervisors and evaluators of the Fund. Examining both the historical factors and the impact of poverty on women's participation were key elements of the training workshops.

Guideline 5: Identify and work with those people who have local gender expertise, including those who are involved in community level women's groups and government-led initiatives.

¹⁴ Bruce Gross, Christine van Wijk and Nilanjana Mukherjee, (2001). *Linking Sustainability with Demand, Gender and Poverty*, The World Bank, p. 20.

¹⁵ Elaine Zuckerman, (1998). *Integrating WID/Gender Issues into Social Investment Funds*, The Inter-American Development Bank.

As the result of the *Beijing Declaration and Platform for Action*,¹⁶ many countries have formulated national gender policies. Some have developed their own action plans for gender equality and the advancement of women in their respective countries, while others have identified an official representative in the government to address gender-related concerns. Also, many countries have expertise in the form of women's groups or NGOs. These groups are an excellent source of information, and in some cases have already been involved in other donor projects requiring gender analysis. It is important to recognize in-country expertise when it exists and to use it as a springboard for broadening awareness of the group or individuals engaged in social fund training programs.¹⁷

In the Ethiopian Social Rehabilitation and Development Fund (ESRDF), women's groups were encouraged to submit proposals. The groups already had capacity and awareness about gender. They also were well aware of the hurdles that confront women in their daily lives.

Guideline 6: Build capacity for participation, especially among poor women.

Although community participation is one of the key intended outcomes of social funds, it is not necessarily easy to achieve. Participation is particularly difficult for poor men and women, when low literacy rates and skill levels have a significant impact on participation. Sometimes the poor opt out of public involvement so as not to reveal their low skill level or inability to read, especially since information about social funds, including notification of meeting times and places, is often communicated in writing and posted on public bulletin boards.

It is necessary to recognize that building capacity for women's involvement is often dependent on men in the community. Therefore, consideration must be given to informing both men and women, which in turn, may require different communication

¹⁶ The document sets out an agenda for national gender/women's action plans throughout the world. As of April 2000, at least 95 Bank client countries had submitted national action plans to the UN. As reported in *The Gender Dimension of Bank Assistance: An Evaluation of Results*, (2002). The World Bank, Operations Evaluation Department.

¹⁷ See *The Gender Dimension of Bank Assistance: An Evaluation of Results*, (2002). Operations Evaluation Department, The World Bank.

approaches. Often women have less access to public spaces due to the daily patterns of their household commitments, for this reason, consider posting information and meeting announcements in the vicinity of schools, water pumps, or health-care facilities.

One of the project components of the Malawi Social Action Funds I and II is the Information, Education and Communication (IEC) component, which is an effective knowledge management tool that sensitizes stakeholders to project procedures and processes. At the same time, IEC serves as an instrument to empower stakeholders, and moreover, project communities through recognizing and publicizing information about their role in poverty alleviation. The component assists men and women in making sure that they receive information regarding the project.

In order to ensure women's involvement, social funds must assess the traditional socio-cultural barriers to their participation. One of the biggest barriers to women's participation is the reaction of their husbands, since women's participation in some societies poses a threat to men's control over them.

The time-consuming nature of committee work also inhibits participation and must be considered differently for men and women. It is often more costly for women to be involved in a project management committee (PMC), in light of their time-sensitive and time-intensive duties, including childcare, food preparation, water and fuel gathering, washing and cleaning, and care of the sick or elderly, etc. In addition, social fund subprojects have documented that tensions within the household increase when women are committed to activities outside the home.¹⁸

Guideline 7: Consider the various mechanisms or incentives that are needed to encourage participation and commitment throughout the project cycle.

Participation is a central feature of social fund projects. In many poor societies, however, women are less able than men to take part in such activities. Poor women tend, for instance, to have less power and control in community affairs. For this reason, it is important to build simple mechanisms that target poor women's participation and representation on local committees and subproject staffs. When appropriate, setting quotas for female participation is one mechanism to encourage better project

¹⁸ See Razazz (1999).

participation. Percentage requirements are a good beginning, especially in communities where there is a total lack of female participation. Quotas, however, do not solve the greater problem of social bias—often held by both men and women—in which men are considered better decision-makers, especially when it comes to community matters. Women often lack experience, authority in mixed-gender meetings, and the support of their husbands and family. Bridging the gap between quantity and quality of female participation in social fund activities represents an ongoing challenge, but may best be achieved by drawing upon indigenous social groupings in which women are already the primary participants and beneficiaries and accountability is built upon longevity of social relations.

In the Malawi Social Action Funds I and II, emphasis was placed on equal opportunity to participate on the project management committees (PMCs). With 50 percent representation of women as a goal, the project achieved much success. But the Funds soon learned that having half of any committee made up of women was not enough to ensure equity in participation. Women had few opportunities to obtain leadership positions. In addition, lifestyle constraints for women, including logistical problems, domestic and familial commitments, lack of experience, and other social constraints, impeded their active participation. On paper, the PMCs were made up of 50 percent women, but in reality, women had many hurdles to overcome to fulfill their obligation to the PMC.

Another approach is developing cash or in-kind incentives offered to a household in order for a husband to agree for his wife to be involved on the project management committee or other subproject activities. In some instances, men will consent to their wives receiving training only if they return home with a daily allowance. An incentive may initially help a household absorb the absence of one of its key players, but this approach is not a sustainable solution.

Sensitizing husbands is thus extremely important for the long-term success of a training endeavor that involves women. Also, men tend to support women when they themselves are involved in project activities and are consulted about ways to enhance women's participation. Women may also need to be encouraged to take time away from their own work of childcare and household responsibilities. Providing childcare arrangements or transportation to and from the meeting are several in-kind ways to encourage more

gender-balanced participation in a project. One approach to building an incentive program is to involve the community in developing its own incentives for encouraging the participation of women.

Guideline 8: Identify and build upon local and traditional organizations in which female community members already have a voice and experience.

Most social funds create their own layer of management and accountability, but it is also important to consider organizations and institutions that operate outside the formal dimensions of the local community and the state, including childcare cooperatives, rotating savings clubs, and mutual aid associations. These informal organizations offer an excellent mechanism for disseminating project information to women. In previous studies of social funds, community meetings organized by the project management committee (PMC) often take place without women's involvement.¹⁹ Sometimes women never hear of a meeting because postings are made in public locations not frequented by women, or, if they do find out about a meeting, women do not consider it appropriate to attend such a public forum. It is therefore essential that social funds explore alternative venues to reach out not only to women, but also to other groups that may be socially marginalized or excluded.

In the Moldova Social Investment Fund (MSIF), specific gender-supportive mechanisms were implemented to engage rural women in community empowerment efforts. In particular, early child education was a high priority, both to bring women more into the sphere of their children's learning and to provide quality childcare, which in turn enabled women to take jobs.

Monitoring and evaluation phase

Guideline 9: Disaggregate monitoring indicators by both gender and age.

During the design phase and throughout the project cycle, data should be collected on both men and women, but disaggregated by age. Using age and gender indicators can reveal more specific information about gender relationships. Many societies have structured social inequality as the result of age stratification. For instance, age inequalities may limit women's ability to unite to protect their interests as women or

¹⁹ See Razazz (1999).

from becoming aware of their common interests. Older and younger women can have widely divergent interests and are sometimes divided by deep social strains and cleavages.²⁰ In other situations, such as in post-conflict countries, it is important to understand the different needs and constraints of young and old war widows. Countries with a youth “bulge,” where young males have few economic opportunities available to them are much more vulnerable to disruption and corruption and may inadvertently provide conditions in which terrorist activities can emerge.²¹ Social funds need to be aware of these gender and age trends and to incorporate them into the design of subprojects.

The HIV/AIDS crisis in Ethiopia has brought into perspective the importance of monitoring for both age and gender in social fund projects, since HIV/AIDS information and prevention strategies offered to youth are designed differently than information given to the general public.

Guideline 10: Integrate qualitative monitoring of gender concerns into the entire project cycle.

Social funds are considered demand-driven projects, meaning beneficiaries must be an integral part of the monitoring process. Qualitative monitoring through a beneficiary assessment, PRA, or other assessment tool is essential to judging the value of the project and making necessary changes over time. One of the initial activities of social fund subprojects is to involve the community in developing its own monitoring indicators, which include gender-sensitive indicators.²²

From its inception, the Ethiopian Social Rehabilitation and Development Fund Project (ESRDF) collected project information data, both qualitative and quantitative, on men’s and women’s involvement in the project. This allowed for ongoing monitoring and evaluation of gender issues. For example, about 923 people (30 males and 893 females) were trained as traditional birth attendants. Basic construction skill training was given to about 4,153 people (2,968 males and 1,185 females).

²⁰ See Kathleen Kuehnast, (2001). “Dilemmas of Gender and Generation in Central Asia.” In *Women in Central Asia: A Turn of the Century Assessment*. Washington D.C.: The Woodrow Wilson International Center for Scholars. Pp. 24-31.

²¹ See Kathleen Kuehnast, (2002). “Ten reasons why youth inclusion efforts matter in the Central Asian region,” Concept paper for the World Bank. Also see Jennifer S. Holmes, (2001). *Terrorism and Democratic Stability*. Manchester University Press.

²² See also, Samantha de Silva, (2002). *Communities Taking the Lead. A Handbook on Direct Financing of Community Subprojects*, The World Bank.

IV. Good Practice Examples of Gender in Social Fund Projects

Analytic framework and methodology for reviewing social fund projects

This review is based on a short-term desk study of social fund projects that included an examination of existing data and literature and incorporated other research relating to gender and its impact on social fund projects. The five chosen projects were selected from approximately 66 Bank social fund projects because they addressed gender in their project designs. They are by no means the only social fund projects to do so, but they offer an important perspective on gender awareness and for the most part, represent good practice examples. There are many ways in which to assess the integration of gender issues in any given Bank project. Yet three criteria are fundamental to the assessment process and are particularly relevant to social funds:²³

- Does the project demonstrate an overall understanding of critical gender issues?
- Does a realistic strategy exist to address gender-based concerns in the context of the given country?
- Do project indicators and benchmarks reflect the implementation of gender awareness?

• **Does the project demonstrate an overall understanding of critical gender issues?** When assessing a project for gender awareness, often the focus is on the direct impact of the project on beneficiaries. Gender sensitivity in project management is, however, often equally relevant. It is important to consider the full extent to which staffing, training, and extension services can build gender awareness and navigate socio-cultural issues within a community. Recent findings on those projects with good sustainability demonstrate that from the beginning the more that community interactions are based on gender and poverty-sensitive demand, the more the community has the opportunity to influence the design process.²⁴ Of course, in order for staff and training personnel to improve gender awareness, gender awareness is needed in project management. The latter requires an assessment of (i) the key gender issues in a community, (ii) the prioritization of gender needs, (iii) an understanding of the hurdles

²³ These criteria were used in the recent report, *The Gender Dimension of Bank Assistance: An Evaluation of Results*. Operations Evaluation Department, Report No. 23119, The World Bank, p. 5.

²⁴ Bruce Gross, Christine van Wijk and Nilanjana Mukherjee (2001). *Linking Sustainability with Demand, Gender and Poverty*, The World Bank.

that may arise in implementation, and last but not least, (iv) monitoring and evaluating gender considerations.

- **Does a realistic strategy exist to address gender-based concerns in the context of the given country?** The process of integrating gender concerns into social fund projects takes place in the context of both the community and the country. Project objectives should be linked with long-term policy goals for men and women in the country, while simultaneously addressing emerging issues. Therefore, a careful and realistic assessment of the country's capacity to accommodate new or different gender norms is needed; this assessment must then be considered over time. It is important to emphasize that both female and male gender issues should be considered in tandem, since the concerns of each group inevitably are intertwined. Many rural women in the Kyrgyz Republic,²⁵ for example, express fear of being physically or verbally abused by young men when they leave their homes, especially after dark. To analyze this problem, it is not enough to state that women are isolated as the result of the threat of physical harm. What needs to be considered is the extent to which unemployment, especially among young males, leads to low self-esteem, alcohol and drug abuse, and boredom. The emotional state of young men contributes to an environment in which women do not feel safe. To attend to this gender dilemma, strategies must be developed that assist both women and young men.

- **Do project indicators and benchmarks reflect the implementation of gender awareness?** Assessing gender in social fund projects can be facilitated at both the individual and group level. The individual level often relies on quantitative data, for example, how many men and women benefited from the project; how many men and women participated; how many men and women were employed; how many men and women served in a leadership capacity, etc. Quantitative indicators are useful for understanding the extent to which a project reaches its constituents. In the case of women, however, even if the number of women participating in the project is relatively high, numbers alone cannot verify whether the project will have a long-term positive

²⁵ See "Poverty Shock: The Impact of Rapid Economic Change on the Women of the Kyrgyz Republic," (2003). In N. Dudwick, E. Gomart, and A. Marc, eds., with K. Kuehnast, *When Things Fall Apart: The Study of Poverty in the Former Soviet Union, 1993–1999*. Washington, D.C.: The World Bank.

impact on women's lives. Large participant numbers (of women or men) also do not necessarily correspond with project sustainability. Thus analysis of women's participation in social fund projects must provide a sense of the depth and the quality of women's participation in the project.

Gender awareness also can be assessed at the group level through civil society and NGOs. In many countries, women have low community participation rates. Research conducted on gender accountability among NGOs²⁶ indicates that the quality of women's participation is an important indicator of whether an NGO is, in fact, accountable to women's interests. Such an approach can also be useful for assessing women's involvement in social fund subprojects. Many of the social fund projects reviewed in this report rely exclusively on quantitative data to evaluate impact, yet qualitative information illuminates *why* women want to be involved in a project and the incentives that encourage them to continue their engagement.

The following five case studies are featured in this report because each study presents a relevant and useful approach to integrating gender into social fund projects. Although the case studies do not necessarily represent what the Bank identifies as Best Practice Projects, the studies do represent different gender challenges in diverse geographic regions. In each of the five case studies, women are more of a focus than men. In part, this is because in most poor countries women face many more barriers to participation in formal community activities than do men.²⁷

²⁶ See L. Mayoux (1998). 'Gender accountability and NGOs: avoiding the black hole' in C. Miller and S. Razavi (eds.) *Missionaries and Mandarins: Feminist Engagement with Development Institutions*, London: ITDG.

²⁷ The impact of Women in Development (WID) efforts over the past fifteen years also cannot be underestimated. WID brought the issue of women into the fold of development activities. The integration of men into the gender equation occurred in the late 1990s. Several factors contributed to the expanded understanding of men in development, but especially the soaring mortality rates for young and middle-aged men in Russia and other former socialist countries. The impact of economic stress and declining health standards took a drastic toll on men of this region.

THE CASE STUDIES

Country	Major Gender Challenge	Major Accomplishments
Ethiopia	How to engage women and to sustain participation in the project	<ol style="list-style-type: none"> 1. Gender checklist created as an assessment tool. 2. Gender integrated into the Management and Information collection system. 3. Women targeted as trainers/facilitators and agricultural extension workers. 4. Gender emphasis encouraged in subproject designs.
Honduras	How to improve rural women's employment opportunities	<ol style="list-style-type: none"> 1. Women retrained in infrastructure/ construction industries. 2. Expanded sense of gender roles reduced social barriers for women in work. 3. Women transferred new skills to other lines of work.
Malawi	How to engage women in both employment and project opportunities.	<ol style="list-style-type: none"> 1. 20% improvement of women's involvement on project management committees. 2. Training offered women new skills that were transferable to other parts of their lives. 3. Social barriers and constraints to women's involvement reduced.
Moldova	How to engage rural women in community effort	<ol style="list-style-type: none"> 1. Employment for women increased by 40% in microprojects. 2. Staff of SF became nearly half women. 3. Improved awareness of gender issues in rural areas.
Romania	How to encourage women's involvement in community projects	<ol style="list-style-type: none"> 1. Top-down approach allowed for mainstreaming gender issues among central government, local government & SF staff. 2. Gender awareness integrated into training and operational manuals. 3. Revisions made midway through SF project to improve gender awareness.

Good Practice Case 1:

Encouraging Poor Women (and their Husbands) to Participate in Poverty Alleviation Efforts in Ethiopia

Ethiopia is one of the poorest countries in sub-Saharan Africa with a population of 64 million people, 76 percent of which survive on less than US\$2 per day. This fact alone is a major impediment for any social fund project, but add to it that social indicators for both men and women are exceptionally low, with life expectancy of 51 years; that the maternal mortality ratio is 871 per 100,000 live births; that over 50 percent of children are stunted, and one out of six children die before the age of five; and that literacy rates for men are estimated at 40 percent, and less than 20 percent for women—then the challenge of this social fund project is put in perspective. Furthermore, age-old gender norms that keep women from participating in public forums had to be addressed through working with women's husbands, helping them understand the benefits that accrue as the result of women's involvement in community project work.

• ***Ethiopian Government and Bank Respond: Initiate a social fund***

The expanded Ethiopian Social Rehabilitation and Development Fund (ESRDF) Project was based on the pilot project (ESRF) begun in December 1992 as a poverty reduction program. The project was designed in the context of chronic poverty and more recent transitory poverty due to civil war. The pilot project aimed to test whether a social fund approach in one of the world's poorest countries could be an effective way of giving millions of poor households and communities greater control over their economic and social advancement. The social fund approach coincided with the decentralization policy of the government.

Ethiopian Social Rehabilitation and Development Fund Project²⁸

Appraisal date: March 13, 1996

Major components: Poverty reduction and community development

Total project cost: \$240 million

Bank loan amount: \$120 million

²⁸ Information from the following documents: Staff Appraisal Report, Ethiopian Social Rehabilitation and Development Fund Project, The World Bank, 13 March 1996, Report No. 14907-ET. Memorandum and Recommendation, Ethiopian Social Rehabilitation and Development Fund Project, The World Bank, 13 March 1996, Report No. P-6706-ET.

- ***Tackling Poverty through Women's Involvement***

The ESRDF set out to provide poor, rural communities with the assets and services needed to directly and effectively improve their economic and social standards. The project targeted the poor, many of whom are women. Key components were set in place to ensure that women's participation not only was established but also sustained. Women's groups were encouraged to submit proposals.

The ESRDF sought to improve the quality of female participation, and did so by initiating social fund policies that emphasized women's involvement in sub-projects. A special checklist was designed to help the project manager assess the impact of a project on women. In addition, the project made an intentional effort to recruit women into staff positions. Amid these proactive approaches, the ESRDF revamped its Management and Information System to capture important information about women and the impact of the project on their lives. In other words, the ESRDF went beyond simply establishing quotas for women's participation, and instead, began to change the very nature of how the social fund integrated awareness about women and their needs throughout the overall project. ESRDF's approach to gender awareness offers an excellent example of how to address gender equity, and to initiate the long and tedious process of gender empowerment.

In 63 countries, gains in women's education made the single largest contribution to declines in malnutrition in 1970-1995, accounting for 43 percent of the total. Smith and Haddad, 2000.

During the mid-term review (1999),²⁹ particular emphasis was placed on developing programs, such as financing gender and transport initiatives, labor saving devices, and cooperative child care facilities, that ultimately would relieve women from some of their most tedious and laborious chores. The review also emphasized the need to have more female trainers and facilitators as a means of better reaching poor women. In spite of the many strengths of the project, one of the shortcomings was that the key strategies were not reflected in the monitoring cycle (as noted in the SAR), therefore it is difficult to

²⁹ Mid-Term Review Aide Memoire, June 24, 1999.

conclude whether or not the objectives of including women in the projects were fully met.

Key strategies of the Ethiopia Social Fund

1. *Gender Checklist*: used to identify whether a proposed sub-project may have negative impact on women. If negative impacts are anticipated, mitigating measures are applied in order to make the sub-project eligible.
2. *Gender Policy*: gave special consideration to proposals that emphasized benefits for women.
3. *Gender Recruitment*: Women were targeted for staff positions. Training of staff and facilitators to be aware of gender issues and how to encourage the participation of women.
4. *Engendering the Management and Information System*: Project information was collected through beneficiary assessments that focused on women and the impact of the project on their livelihoods.

• ***Subprojects often depend on women's involvement***

Planning and integrating gender concerns into the social fund from its inception is important to long-term project success, since so many sub-projects are dependent on the active participation of women. Consider for instance, that the most common activities financed by social funds since 1987 have been the construction or rehabilitation of (i) schools, (ii) piped water supply systems, (iii) health facilities, and (iv) roads.³⁰ In each of these instances, women are often more responsible than their male counterparts for children's education; the carrying of water; the health care of the family; and the manual maintenance of roads. In the ESRDF, women were targeted for staff positions, while training took place simultaneously to assist facilitators and staff in how to encourage women's participation. From the beginning, project information was collected, both qualitative and quantitative data, on women's involvement in the project. This allowed for a Management and Information system with ongoing monitoring and evaluation of gender issues.

Human beings often resist change, and consequently are not easily moved to change their behaviors unless they perceive that their lives will benefit from such change. In the Ethiopian case, men and women were motivated to participate in the social fund for several key reasons. First, they were motivated by the hope that their lives would change

³⁰ See *Social Funds: Assessing Effectiveness* World Bank Operations Evaluation Department, 2002, p. 1.

for the better. They perceived that the potential employment opportunities would improve their household situation. Moreover, the participants perceived that their needs would be heard, since the project was dependent on their involvement. Each of these factors must be a part of what is communicated to beneficiaries from the inception of the social fund in order for them to be opened to new approaches to solving their often-dire predicaments.

Good Practice Case 2:

<p>When Women Learn a Man's Profession: Infrastructure and Social Funds in Honduras</p>
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Honduras is the third poorest country in the Latin American and Caribbean Region, with a GNP per capita of \$730 (1998).³¹ Over half of Honduran households live in poverty, almost one third in extreme poverty. Although Honduras has made impressive improvements in health indicators, including increased life expectancy and high immunization rates, many social indicators remain low. Adult literacy is extremely low, 27 percent for males and 21 percent for females. Infant mortality remains high at 35 per 1,000 live births, and maternal mortality rate at 221 per 100,000 births. Beginning in 1990, the Government of Honduras began using investment funds as a key instrument toward reducing the widespread poverty in the country; the success of this approach is reflected in the fact that by 1997 FHIS had approved financing for 9,550 projects. Social fund projects were originally intended to be a stopgap measure in Honduras until line ministries were strengthened and poverty contained. But chronic poverty and the occurrence of Hurricane Mitch in 1998, which devastated the country, have put social funds into a much more long-term perspective.

The majority of the poor, including the extreme poor, live in the rural areas. Employment opportunities are very limited, especially for women. Among the many components of the Honduras Social Fund was a special project of the FHIS II, funded by the German kreditanstalt fur Weideraufbau (KfW). It included extensive training and employment opportunities for women, including opening up new possibilities for

³¹Honduras Fifth Social Investment Fund Project (2000).

women working in a traditionally male-oriented building and construction work. With an ambitious agenda, the project set out to train women in construction activities, including cement-mixing, brick-laying, plastering, painting, making molds from iron bars, etc, with the general exception of very heavy lifting. In a highly traditional society where such work is considered a “man’s job”, it was surprising that the overall response to the project by both men and women, including project executors, construction supervisors, and fellow co-workers, was highly favorable. Women liked the opportunity to learn a completely new skill, and men were much more accepting of the idea of women doing construction work than previously anticipated.³²

Title: Honduras Social Investment Fund Infrastructure Project (FHIS)³³
Appraisal date: November 20, 2000
Major components: poverty reduction; improved employment opportunities for women
Total project cost: \$176 million
Bank loan amount: \$60 million

• ***Training women and men for new work roles***

The importance of gender-sensitive training was a central feature of the FHIS, in which women were introduced to the new work experiences of construction and maintenance. The project was based on a well-designed, three-part training process, which prepared women for their new work experience. During the first phase, women were introduced to construction theory over a five-day period. The second phase included on the job training throughout the construction project. The final module included training in maintenance planning prior to the conclusion of the project. Women enjoyed the training and were gratified by how quickly they were able to put their new knowledge to use. The extensive training program designed especially for women proved pivotal to the success of the female workers acquiring these new skills. But more than training made the difference. Capacity building at the community level among men was also important

³² A.K. Vandever Webb, Women’s training and employment component in Honduras Social Investment Fund (FHIS) Infrastructure Projects, an internal report for The World Bank, 10 November 1997.

³³ Information taken from the following documents:

Project Appraisal Document, Honduras Fifth Social Investment Fund Project, 20 November 2000, The World Bank, Report, No. 21355-HO.

Anna Kathryn Vandever Webb, Women’s training and employment component in Honduras social investment fund (FHIS) infrastructure Projects, report to the World Bank, 10 November 1997.

to gain community acceptance for the concept of women participating in what was typically considered a male-dominated field.

The creation of employment opportunities for women in infrastructure is not only innovative, but also ground breaking as it challenged traditional roles for women in Honduran culture. As the result of training, over 500 women were employed, most of which were from poor or very poor municipalities. Many linked the high success of the women's training and employment component to the enthusiasm and willingness of the women themselves to acquire new skills and to have the opportunity to work in a non-traditional field. Women also gained confidence from working along side other women and men.

Civil war along with several severe hurricanes in Honduras loosened the social fabric of the country in such a way that traditional gender roles have become more permeable. When FHIS initiated an employment program for women in the fields of construction and maintenance, the project flourished. Honduras represents a case where assessing the right time for planned social change and enhancing non-traditional work opportunities for women coalesced.

- *Gender glitches*

In spite of the favorable evaluations of the FHIS training, it is important to note that many women expressed frustration in the training technique in that the training examples often were not based upon their everyday reality, but instead were drawn from men's experience of construction. This lack of attention to gender differences proved problematic for some women and delayed the conceptual understanding of construction.

One of the surprising findings during project evaluation was that although gender equity was a key emphasis of the project, the evaluation discovered that women were paid less than men for the same work in nearly half of the 15 projects. In some cases, they were not even paid the regional minimum salary authorized by FHIS. This example brings into light that gender equity must be considered from many vantage points, not just equal opportunity, but also equal pay.

Another glitch, less related to gender but still nevertheless important in social funds planning, is that by the time the project was launched many of the initial construction projects no longer existed in Honduras, making it difficult for the women to find further employment in their newly acquired field. In the overall evaluation of the project, this was not identified as a major issue, since the training was considered a successful endeavor. But the long-term benefits of such a sub-project must be carefully considered given that the training costs were approximately \$415 per participant.³⁴

- ***Implications for Social Fund Project Design***

Many of the lessons learned in the Honduras Social Funds Project are concerned with inadequate communication and insufficient information flow to women participants. For example, the on-the-job training component and the training manuals were not “user-friendly.” This was in part due to the fact that most of the participants had never engaged in this type of work before and needed more rudimentary lessons that laid the foundation of the acquisition of new skills. When training women in construction and infrastructure work, as well as in any other field, the techniques and language used should be more geared toward women’s technical knowledge, or their lack context to the construction arena.

More attention is required when it comes to pay equity for men and women doing the same work. This is more socially sensitive and may require other forms of training to help the community adopt principles of pay equity. Pay equity questions in subprojects should be more carefully considered, including who makes decisions about pay levels? Are pay levels set as a “condition” for making women’s inclusion more “acceptable” to the men, or an unthinking example of everyday practice?

On the positive side, the involvement of women in non-traditional work opportunities that typically favor men is an important opportunity for social funds to consider. It offers women, especially the rural poor, new skills with the added value of improving their own community. The focus of this project was primarily rural poor women.

³⁴ Susan Razzaz, (1999). “Women’s roles in Social Investment Funds.” An internal report for the World Bank, 20 August.

Nevertheless, the same principles could be applied to urban settings as well, since there are potentially better concentration of building projects over a longer period of time in urban areas. It is important for the women involved to be able have more than one opportunity to learn and improve upon their new skills.

Good Practice Case 3:

Targeting Women's Involvement in Subproject Work in Malawi

Poverty in Malawi is pervasive, chronic and overwhelmingly rurally situated. Ranked as the ninth poorest country in the world (based on GNP per capita), poverty alleviation has become one of the Government's top priorities over the last decade. This was not always the case. Since its independence in 1964, Malawi maintained its growth through estate agriculture with the main approach to poverty reduction as one of "trickle-down effects." Structural weaknesses along with external and internal economic shocks contributed to a destabilization of its economy. By 1992 when serious drought hit its agricultural sector, and numerous refugees crossed the border from Mozambique, Malawi was crippled and poverty soared.

Title: Malawi Social Action Funds I and II (MASAF I and II) ³⁵ Major components: Poverty reduction; capacity building; empowering women Total project cost: \$ 71.3 million Bank loan amount: MASAF I \$56 million, and MASAF II \$ 66 million
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Malawi has one of the highest Gini coefficients in all of Africa, at 0.62. The indicators of social development are unfavorable for the country as a whole and worse for its poor. Infant mortality rate (134 per 1,000 live births), maternal mortality (620 per 100,000 births) and the prevalence of disease including HIV/AIDS are among the highest in the Sub-Saharan countries.

³⁵ The information was taken from the following documents:
Memorandum and recommendation, Malawi Social Action Fund Project, The World Bank, 12 April 1996, Report No. P-6796-MAI.
Project Appraisal Document, Malawi Second Social Action Fund Project, The World Bank, 17 September 1998, Report No. 17993 MAI.

- ***Women Integral to Poverty Reduction***

Beginning in 1995 with a pilot project, social funds became a central feature of the Government's poverty reduction strategy, emphasizing participation at the community level. Because women are the head of thirty percent of all rural households, and poverty affects *one in two* of this group, gender considerations became integral to poverty reduction projects in Malawi. With the second phase of MASAF now underway³⁶ in 2002, an extensive assessment was conducted, in which many of the results are reflected below.³⁷

From its inception, various mechanisms were designed to encourage the participation of women. Based on lessons learned during MASAF I, quotas were set up for the Project Management Committees (PMC), requiring at least 30 percent representation of women with a goal of 50 percent. In the Public Works Program (PWP), employment projects required a minimum of 40 percent representation by women with a goal of 50 percent. In addition, all members of the Project Management Committees received training on leadership skills, procurement, bookkeeping, accounting, and other skills.

The representation of women on PMCs appears to be one of the great successes of the MASAF I, since women are well represented in most sector-related projects, particularly in water and maternity clinics. Surprisingly, women were less represented in education sector (26%) and roads (20%). Communities consider the election processes to be fair, since both men and women had equal opportunity to be on the PMCs. Nevertheless, when it came to obtaining chair positions, women were considered less qualified because they were perceived as having fewer leadership qualities. It is interesting to note that in most of the committees' women filled the treasurer positions.

Another key component of bringing women into the fold of the social funds project, was targeting female-headed households for the recruitment into the various subproject work programs. This meant that a clear message was sent to both men and women in the

³⁶ Staff Appraisal Report, Malawi Social Action Fund Project, The World Bank, 12 April 1996, Report No 14345-MAI.

³⁷ Mwelu Ndeti, (2002). *Engendering Participation: Assessment of the Malawi Social Action Fund*.

community that women would be given priority in the new initiative. Such communication activities were part and parcel of an overall strategy to target women and other vulnerable groups, which were based on analysis of women's needs and priorities in particular regions.

Finally, one of the most important aspects of the MASAF was the establishment of a monitoring and evaluation (M&E) system to track both quantitative and qualitative aspects of female participation. The M & E dimension is often forgotten when integrating gender into subprojects, but it is one of the most important tools the project has to address inequity and exclusion issues.

Key gender strategies in the Malawi Social Fund included:

- Quotas established for women's participation
- Targeting female-headed households for work program recruitment
- Directing communication directly to the needs of women and other vulnerable groups
- Tracking female participation through M&E system

• ***Barriers to Women's Participation***

Women's constraints to participation, include logistical problems, domestic and familial commitments, lack of experience in public forums, lack of recognized authority, social constraints and husband's reactions. Therefore, although it is useful to set gender quotas, these do not always address the social and cultural dynamics that act as a "glass ceiling" to women, that bar them from leadership opportunities and active involvement in the committees.

Dealing with socio-cultural assumptions about gender in Malawi proved to be more difficult and subtle than originally anticipated. But over the past decade, the country has made great strides in bringing women into the fold of community involvement. Yet allowing women to participate in leadership opportunities presented another hurdle, one that was linked to more socially embedded gender norms—that of the generalized lack of recognized authority women are given in the public arena. In other words, it became acceptable for women to be on a committee, just as long as she did not act in a leadership position. This type of socio-cultural gender norm is difficult to change and

requires more time and experience for both men and women to acquire an acceptance of women in leadership positions.

- ***Implications for Integrating Gender into Social Fund Subprojects***

Women's active involvement and participation on the PMCs were considered by all accounts as one of the most positive aspects of the MASAF. Beyond their involvement on the PMC, training offered women new skills and gave them more confidence in other parts of their lives. But women's equal representation on the PMCs was not sufficient to ensuring their active participation, since there are many social barriers and outside constraints that interfere with women's effective involvement, including numerous household responsibilities, jobs, and the general negative view many men have toward women's participation. This is why pre-project assessments can help identify the time, social and cultural constraints that keep women from being actively involved in project implementation.

Similarly, monitoring and evaluation of women's participation cannot be based on numbers alone. The quality of participation is more important to building capacity in a community than the numbers of women participating. Monitoring and evaluation activities must move beyond using only quantitative data to determine effectiveness, and instead dig deeper into the qualitative data to understand whether quotas act as a smoke screens, masking the social limitations that may inhibit the active voice of women on these committees.

Good Practice Case 4:

Empowering Rural Communities with the Help of Both Women and Men in Moldova

Moldova is battling serious economic decline, with long-term debts, increasing impoverishment, and declining economic opportunities. These changes have had a devastating affect on the living standards and the quality of life, especially for the rural poor, which makes up approximately 54 percent of the country's population. The income of rural families is 3.5 times less than that in urban areas. While nearly all rural households have electricity, only half of them have natural gas, and only one percent of the households have access to piped water.

The Moldova Social Investment Fund (MSIF) was created in part as a response to the communist legacy of people passively waiting for the national government to make changes instead of making use of local initiatives. This expectation that change should be directed from the central government, as well as having no tradition of community-level initiatives have left communities with a resistance to change. People were discouraged and felt that addressing local problems would be fruitless, since they held a high degree of distrust for local and regional officials. In part, this feeling was based on their experiences of being promised things during political campaigns and then after elections, such local considerations were often forgotten.³⁸

Title: Moldova Social Investment Fund (MSIF)³⁹
Appraisal date: January 11, 1999
Major components: poverty reduction; microcredit for women
Total project cost: \$19.8 million
Bank loan amount: \$15 million

The MSIF seeks to empower rural communities and build local capacities, especially among the poor, and to improve their access to basic social and economic services. Under these broad goals, the project also has specific gender-supportive elements that are designed to involve women in the community empowerment effort, as well as to

³⁸ Beneficiary Impact Assessment of Moldova Social Investment Fund Activity. ISIS "Opinia", May 2001.

³⁹ Project Appraisal Document, Moldova Social Investment Fund, 11 January 1999.

directly involve women, since mothers are traditionally more involved with younger children than men. The project calls for at least 40 percent of the community committee to be made up of women, and at least two of these women must be represented on the implementing committee. The project also seeks to provide greater percentage of employment opportunities for women, especially in microcredit rehabilitation. Integral to improving women's participation in community empowerment is to provide better opportunities for mothers to be involved in their children's early childhood development through volunteer teaching, supervision and parent-teacher associations.

One of the benefits of having more women in decision-making seems to be reduced corruption. In the Republic of Georgia, firms owned or managed by women are significantly less likely to make unofficial payments to government officials than those owned or managed by men. Dollar, Fisman and Gatti, 1999

- ***Intentional Gender Targeting***

One of the strengths of the MSIF is its clear and explicit targeting of women and children. This offers many advantages over those social funds that indirectly target women by targeting the overall community. First, intentional gender targeting sets up important indicators for monitoring and evaluation of women's involvement both as participants and beneficiaries. Secondly, integrating gender considerations into the design of the SIF allows for gender-sensitive training of facilitators, staff, and extension service personnel. Thirdly, an important message is sent to the community that women's involvement in project selection, design and implementation not only is expected, but also ultimately, a requirement of funding. Nevertheless, it should be noted that calling for gender equity in such a subproject could encourage men's involvement in their children's early education, as well.

The limitation of the quota approach toward gender equity in community sub-projects is that numbers do not guarantee necessarily that women are truly involved. The quality of women's participation also must be addressed when quotas are established. Women may show up at the community meetings, but unless they are allowed to voice their opinions and concerns, as well as take on leadership opportunities, the quota system

actually can be a disservice, since meeting the quota of women may obscure the reality that women have no power on the committee.

The results of the MSIF gender-specific targeting are at this point in the project cycle difficult to decipher, in part to the lack of information available from the aide memoire and the beneficiary assessment on the social fund's impact on women.⁴⁰ Nevertheless, it is important to note that the employment of women has increased from absolutely no women involved to 40 percent female involvement in the micro projects. And though both documents discuss the overall positive results of the Social Fund and its impact on rural communities, it can only be deduced that women particularly benefited from the activities. A possible indirect consequence of the emphasis on gender in the project design is that 45 percent of the MSIF staff is women.

- ***Taking Gender to a Broader Dimension***

Women in rural regions often are at a disadvantage for active community involvement. Both the demands on their time and imposed social norms limit their opportunities for engagement in public meetings. Social funds can open the possibility for women's involvement by setting quotas that are conditional for subproject development. Although quotas may not always be the best indicator for whether a social fund project has successfully integrated gender, gender quotas, nevertheless, set a precedent and communicate to a community that women's involvement does make a difference.

Two important lessons can be drawn from the MSIF approach to women. First, the project explicitly calls for the involvement of women. It identifies issues that are important to women, including employment opportunities, improved childhood education, and improved childcare arrangements. The project though may have missed an important opportunity to also involve men in the early childhood education efforts in their community. At the same time the MSIF also reveals the problem of identifying targeted groups in the project's objectives and not following up on these objectives with a clear-cut monitoring and evaluation system. Neither the aide memoire nor the

⁴⁰ Moldova Social Investment Fund Project Midterm Review Mission Aide Memoir, September 10-21, 2001.

beneficiary assessment adequately addresses the objective of women's involvement in the MSIF activities.

Good Practice Case 5:

Bridging the Gender Gap in Romania's Social Fund Project

Poverty in Romania is extensive with at least 30 percent of the population living below the poverty line. The country also suffers from the legacy of communism, in which extreme centralization of local and national governance has left a population that is largely passive and reticent about decision-making, much less taking on leadership roles in their local communities. Furthermore, the country offers few opportunities at this point for civil society participation.

The Romanian Social Development Fund (RSDF) aims to improve the livelihood of project beneficiaries and recipients in poor rural communities and among disadvantaged groups, while increasing the local organization and self-help capacity of the community. During project preparation, the RSDF noted the general lack of involvement of women countrywide in ongoing community based projects and assessed ways in which to begin intervening. Traditional notions of women designated to the domestic dimensions of everyday life, and the communist legacy in which women had little real ability to make an impact, has left a population with very little proclivity toward community involvement. This has been compounded by the increasing household poverty leaving women with little or no free time in which to participate in public activities.

Romanian Social Development Fund (RSDF) ⁴¹ Project Appraisal: 23 December 1998 Project components: Poverty reduction; capacity building Program cost: \$41 million Bank loan: \$10 million

⁴¹ Project Appraisal Document, Romanian Social Development Fund Project, (1998). The World Bank, 23 December, Report No: 17379-RO.

- ***Top-Down, Bottom-Up Approaches for Bridging the Gap***

The Romania Social Development Fund (RSDF) recognized early on that the gender gap was vast in community-based projects already underway in the country. The RSDF took a top-down approach to gender and aimed the first gender mainstreaming workshops at the supervisors and evaluators of the Fund. Examining both the historical factors and the impact of poverty on women's participation were key elements of the training workshops.

A new gender component was introduced to the project in 2000, and over the course of the next year, several gender mainstreaming workshops took place in Romania with the evaluators and supervisors of the RSDF. Recognizing the gender gap in community based projects already underway in Romania, the workshops were deemed necessary in order to find culturally sensitive ways to stimulate and sustain the involvement of women in all phases of the sub-project activities. The RSDF addressed the problem through improving the training curricula and the operational manual, and providing more information and ideas on how to bring women into the community project design and implementation stages. The revised curricula and manual included a clearly stated policy of equal opportunity for all, and explicitly spelled out the need to bring women and minorities into all phases of the project.⁴²

The RSDF made important strides forward in integrating gender into their design and implementation phases by:

- Introducing concepts on gender to the Government and providing training workshops.
- Conducting a thorough Social Assessment that addresses the needs of both men and women.
- Being open to revising project components to better address the needs of beneficiaries.

⁴² The policy states that: "To increase the participation level of the community members in making decisions, including providing needed support for active involvement of rural women and minorities in each stage of the facilitation process, and further implementation stage of the community project; and "To promote equal opportunities principles in the community decision making process related to needs identification, prioritization of those needs according with the emergency degree and significance for the community, as well as, equal treatment in approaching those priorities that affect women and men's lives."

One of the overall strengths of this social fund is the extensive social assessment studies conducted on poor rural communities, disadvantage groups, and NGOs and CBOs in Romania. The thorough understanding of the socio-cultural terrain gives this social fund great advantage for promoting gender sensitive sub-projects.

Among the measures taken included revising the training curricula, as well as parts of the Operational Manual in order to reflect the Balanced Gender Approach introduced at the workshops. The new approach makes explicit the need to bring women into the participation process at both the early stages of the facilitation process and also during the implementation stage of the community project. For example, the facilitation guide was revised so that the importance of equal opportunity and improved participation of all community members, including women and minorities, were clearly spelled out.

- ***It's Never Too Late To Integrate Gender Practices***

Ongoing monitoring and evaluation allows for improvements in the project, proving that it is never too late to go back to the Operations Manual and revise procedures in order to better facilitate the active participation of women in the project cycle. In addition, the Romanian Social Fund brings into light the importance of social assessments, which lay the foundation for appropriately integrating gender components into the social fund design.

A comprehensive understanding of the country and community context is central to developing practical approaches for engaging women in social fund subprojects. From outreach to poor, rural women to integrating them into the scope of community problem solving efforts, social funds that are tuned to the cultural and historic legacies of a country have a much better chance of success than those that ignore such social impacts.

V. Next steps for the future

A particular strength of social funds, and of Bank support to social funds is their capacity for innovation, flexibility and learning from experience. OED, p. 53⁴³

The integration of gender-related analysis and awareness into social fund activities has made some headway over the past decade. In addition to the numerous social funds that have incorporated gender analysis into preparation and implementation stages, there is a growing recognition that better tools are needed for monitoring and evaluating the impact of project on gender issues and how gender affects a project. This awareness is reflected in one of the recommendations of the recent OED assessment of social funds is the need for the Bank to identify measures for improving the monitoring of welfare impacts, including gender effects.⁴⁴

This attitude toward learning from our experience is not only a fruitful approach in understanding the relevant concerns of gender in social funds, but it provides an important platform from which to realize what is needed for the next round of knowledge gathering. The following are three recommendations that if implemented could expediently serve to guide the integration of gender into future social fund projects.

Recommendation 1. Develop a Rapid Gender Analysis Checklist for social funds task team leaders to quickly assess gender-related concerns during project preparation phase, and devise ways to address them during project implementation.

Budget constraints represent one of the limiting factors as to why a gender analysis is overlooked during project preparation. Gender analysis does not have to be a time or budget intensive activity. Preparing a short checklist of gender concerns would be an important improvement over not addressing gender at all, as it is far more effective to recognize gender issues as a part of the blueprint for development than as an afterthought. (See Annex 1 for checklist ideas.)

⁴³ *Social Funds: Assessing Effectiveness*, (2002). World Bank Operations Evaluation Department.

⁴⁴ See page 55 of the OED report "Social Funds: Assessing Effectiveness", 2002

Recommendation 2. Create a Monitoring and Evaluation Checklist for a range of gender-related concerns that can be monitored from the inception of a project.

There are numerous practical and low-cost ways to monitor the involvement, experiences, and perceptions of men and women in social funds subprojects, as well as the impact of the subproject on men and women. Creating a gender disaggregated baseline at the inception of the project that incorporates data on gender concerns is a good first step, and can be done through a Gender M & E checklist. In addition, such a checklist could track changes through the project cycle on the various social development factors, including literacy rates, poverty rates, school attendance rates, or unemployment rates. More in depth approaches could be based on polling of attitudes toward social funds subprojects; interviews and focus group discussions, and surveys. (See Annex 2 for further ideas.)

Recommendation 3. Develop a short training module on gender and social funds aimed at policy makers, country social funds staff, community leaders, extension services personnel, and project trainers.

Working with the World Bank Institute (WBI), a short training module on Gender Issues and Social Funds Projects could be developed that easily and at a low-cost could be delivered in the project country. The training would introduce terminology, definitions, and offer case studies. It also would include sub-modules from the recommendations made above of a Rapid Gender Analysis Checklist, as well as a sub-module on how to create monitoring and evaluation indicators during project preparation.

In summary, sometimes recommendations for gender integration into Bank projects are aimed at the policy level, and often appear quite costly. Therefore, in the case of integrating gender into social fund projects, a more modest approach initially is recommended, one that is focused first on providing useful support to the task team leader. Beginning with small steps, the social funds group can make a difference now. These steps should be actions that every social fund project can straightforwardly implement into their projects over a short period of time. Developing a series of learning tools, including a gender checklist, a monitoring and evaluation checklist, and a training module, could later be integrated into a more expansive project of designing a Gender Toolkit for Social Funds. If each of these recommended activities could be incorporated into the project cycle, the impact of gender awareness in social funds will be able to be more accurately assessed. Then, from this vantage point, a more extensive and informed set of recommendations can be made for the future.

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Annex 1

Ways to Integrate Gender Into Social Assessment Tool*

Stakeholder Workshops

Provides an open forum to discuss and build consensus and ownership of the field findings and recommendations and thus arrives at an agreement on the next steps. This is a powerful tool for reaching a consensus when there are contradictions among the information gathered from different sources.

1. Include male and female population in the sample
2. Ensure that discussions address gender relations when asking the following questions:
 - Who are the target populations?
 - What are their interests in the project or policy?
 - What are the power differentials among the various categories of the target population?
 - What relative influence do they have on operations?
 - Do recommendations address both equity and efficiency?

Focus Group Discussion (FGD)

Facilitates open discussions to build consensus on the perceptions, attitudes, and views of the primary stakeholders on the objective and strategy of the proposed project. It also aims to ensure whether the proposed changes are acceptable to them.

- Use men and women facilitators.
- Identify sample needs, priorities, and constraints of both male and female populations.
- Perform additional exercises with men and women in separate groups.
- Schedule focus group meetings, paying attention to men and women's different work schedules.
- Identify and address other constraints to women's participation, such as childcare, domestic duties, distance, and cultural constraints.

Social Mapping Exercise

Provides a visual display of community members' perceptions of the physical dimension of their community in social and economic terms. This could be carried out as part of a Focus Group Discussion.

- Use men and women facilitators.
- Gather gender disaggregated data.
- Perform additional exercises with men and women in separate groups.
- Schedule exercises paying attention to work schedules of both men and women.
- Identify perceptions for both men and women of the availability and access to various services within the community.

Direct Observation

Allows an opportunity to perceive the existing situation in a selected locality. Specifically, while in the field, the participant observer looks, listens, asks questions, and documents detailed notes on his/her observations

- Use men and women participant observers.
- Ensure observations and analysis of existing situation provides a clear insight into gender-based differences of all topics covered.

Desk Review

Gathers the existing documented information on the specific topic. This tool is very relevant in getting background information on the specific topic. Specifically when implementing Gender Analysis, this tool specifically aims to understand the extent of gender disaggregated data available in the country.

- Identify availability of data disaggregated by gender.
- If yes, identify areas covered.
- Identify major gaps in the information.
- Gather gender disaggregated data.

Semi-structured Interviews

Provides a forum for one-to-one discussion in a relaxed atmosphere on specific topics with direct beneficiaries and secondary informants. Specifically, it aims to provide an opportunity for self-expression to the part of the population that is shy or otherwise resistant to opening up in front of others.

- Include male and female population in the sample.
- Ensure men and women interviewers.
- Gather gender desegregated data.
- Interview men and women separately.
- Schedule interviews paying attention to men's and women's different work schedules.
- Identify and address constraints to women's participation, such as childcare, domestic duties, distance, and cultural constraints.

*The above table is developed from information provided in the following document: Moser Caroline, Annika Tornqvist, and Bernice van Bronkhorst. 1997. Draft of "Mainstreaming Gender into Social Assessments." Washington, DC: World Bank.

Annex 2

Gender Analysis by Sector: Questions to Consider⁴⁵

Health Sector

- What differences exist in the health risks faced by men and women? How do these differ in terms of timing, severity, prevention, and treatment? What are the implications in terms of health service delivery?
- How do men and women experience the epidemiological transition differently?
- What are the differing disease profiles for men and women at all stages of the life cycle?
- Does availability of and access to health services differ by gender?
- Does gender-based streaming within the medical and allied health professions affect male and female use of health services (e.g., patient preference to be treated by same sex professionals)?
- What are the gender differentiated effects of health care reform?
- Within the family does gender affect health care and nutrition levels?
- What are the reproductive health needs—family planning, prenatal care, STD diagnosis and treatment, infertility, etc., —of men and women?
- What is the incidence of induced abortion? What are the characteristics of women having abortions (age, socio-economic class, ethnicity, etc.)?
- What is the incidence of AIDS and STDs by sex and age, and what are the trends??

Education Sector

- What gender differences exist in literacy rates, educational enrollment and attainment, dropout and retention rates, and reasons for school dropout?
- What are the implications of gender differences in terms of programs designed to increase boys' and girls' educational achievement levels?
- Do programs need to be tailored to the needs and circumstances of boys or girls?
- Are gender stereotypes transmitted through teaching methods and materials?
- How do differences in educational achievement affect labor market opportunities for men and women?
- Are there differences in the type and quality of informal and formal training available to women and men?
- Does the household structure and income differentially affect boys' and girls' school attainment?
- Does the lack of child care differentially affect boys' and girls' school attendance?
- Do changes in household earnings affect boys' and girls' schooling differently?

⁴⁵ Information adapted from several sources, including *Sectors & Issues for Gender Analysis* (1999), Quick Reference Guide: Latin America & The Caribbean Region, The World Bank.; M. Fong, W. Wakeman, & A Bhushan, (1996). *Toolkit on Gender in Water and Sanitation: Gender Toolkit Series No. 2*, The World Bank.; *Managing the Social Dimensions of Transport: The Role of Social Assessment*, (1999) The World Bank.

Poverty Work

- How does poverty affect women and men differently by type of household (e.g., single parent, dual parent, extended family households) and by urban or rural residence?
- Do women and men control income separately in the household, and if so, how do expenditure and resource allocation patterns vary by gender?
- In what ways do men and women contribute differently to poverty alleviation efforts?
- Does the gender of the recipient of social programs matter in terms of how resources are transferred through the household?
- Do economic shocks affect women and men differently? (For example, do economic fluctuations lead to increased violence, and if so, what are the gender-differentiated effects as perpetrators and victims?)
- Is movement in (or out) of poverty gender-specific?
- What are the policy implications of gender differences in poverty in terms of services and social safety nets required by men and women?

Transportation Sector

- What is the dominant form of transport for men and women in rural and urban areas?
- What percentage of the day is spent fetching water and collecting firewood by women and by men?
- Are men or women responsible for carrying agricultural products to markets?
- Are men or women responsible for taking children to school?
- What are motorized accident rates for men and women?
- What are the non-motor accident rates for men and women?
- Do women or men travel further for employment opportunities?
- Do women or men use public transportation more?
- What is the percentage of automobile ownership by men and women?
- What is the percentage of driver's licenses retained by men and women?

Micro-enterprise Activities

- What is the proportion of women and men who are self-employed or operate micro-enterprises?
- What are the different reasons men and women choose self-employment over wage work?
- How do men's and women's participation differ in terms of scale, sector of operation, earnings and risk aversion?
- Do gender differences exist in terms of availability and use of credit, and the type of credit used by women and men and interest rates? What accounts for these differences?
- How do the characteristics of men's and women's micro-enterprises vary by rural and urban location?
- What is the prevalence of boys and girls working in parent's micro-enterprise as means of supplementing family income?

Water and Sanitation Sector

- What are the different roles that men and women play when it comes to household water needs?
- What percentage of a woman's or man's day is spent carrying water or tending to washing clothes?
- Do women and men have equal say in community decisions about water usage?
- Who has the responsibility for the overall hygiene of household members?
- Who has the responsibility of repairing pipes or pumps?
- Who maintains the water or irrigation systems in the community?
- Do both men and women involved in water users associations?
- Do men or women experience more water-carrying diseases?

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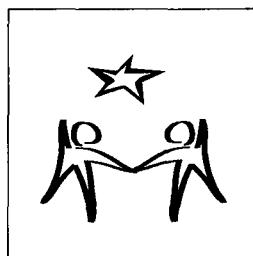
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Summary Findings

This report examines the various challenges and opportunities of mainstreaming gender issues in social fund projects and offers five good practice examples of gender integration in social fund projects in Ethiopia, Honduras, Malawi, Moldova, and Romania. Each case study takes gender into consideration during the preparation and implementation stages and discusses good design practices and project results. In addition, the report offers a set of working guidelines on integrating gender in social fund projects or subprojects. Based on the good practice examples of the case studies, the Report presents recommendations for next steps for integrating gender concerns into social fund practices.

HUMAN DEVELOPMENT NETWORK

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